

**SUBJECT: All CPF E-Mail - Updated Benefits Summaries and Long Term Care Insurance**  
**Sent: Monday, 8 July 2002**

The purpose of this E-mail is to forward updated benefit summaries and to provide updated information regarding the Federal Long Term Care Insurance Program (FLTCIP) Open Season, which began 1 Jul 02 and runs through 31 Dec 02.

#### **LONG TERM CARE INSURANCE ON THE BEST HOMEPAGE**

We've added a LTC Insurance page to the BEST homepage. To access, go to <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm> and click on Long Term Care Insurance. The new page contains LTC Insurance open season information, question and answer brochures for civilian and military employees, a PowerPoint slide presentation, and links to OPM's LTCI page and LTC Partners website.

#### **UPDATED BENEFIT SUMMARIES AND LONG TERM CARE QUESTION AND ANSWER HANDOUT**

In a previous ALL CPF E-mail, we advised you certain BEST brochures were being updated to include LTC insurance information. These Benefit Summaries have been updated and should be provided to new, rehired, transferred, or temporary employees during in-processing. Eligible employees hired/rehired between 1 Jul and 31 Dec 02 may enroll during the open season and will undergo abbreviated underwriting. When the open season concludes, new hired/rehired employees who apply within 60 days of date of hire will also undergo the abbreviated underwriting. After the 60-day window, they may apply at any time, but will be subject to full underwriting, as will current employees who do not apply during this open season. These benefit summaries can be found at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm> under the appropriate heading. These documents are also available using the BEST automated phone system fax-back feature.

**Benefits Summary for New, Rehired, and Transferred Civilian Employees - Full Service**  
(Fax-Back Doc #0102)

**Benefits Summary for New, Rehired, and Transferred Civilian Employees - Limited Service**  
(Fax-Back Doc #0103)

**Benefits Summary for Temporary Employees (for both Full and Limited Service)**  
(Fax-Back Doc #0114)

We've also updated the **LTC Question and Answer Q&A** (formerly called the LTCI Flyer) to reflect the new hours LTC Partners' certified long term care insurance specialists are available to answer calls. These specialists are now available 8 a.m. until midnight, Eastern Standard Time, 7 days a week. Until 31 Dec 02, please have your staff provide this LTC Q&A brochure, along with the appropriate benefits summary, to employees during in-processing. This LTC Q&A was forwarded to home addresses of civilian employees last week. The updated LTC Q&A can be found on the BEST Homepage under Long Term Care Insurance.

#### **LTC PARTNERS INFORMATION**

As a reminder, OPM has selected Long Term Care (LTC) Partners to provide long term insurance coverage to the federal family. LTC Partners is an unprecedented partnership formed by Metropolitan Life and John Hancock, and will be exclusively devoted to this program.

LTC Partners will be conducting Program Educational Meetings at selected base installations beginning 15 Jul 02 and continuing through November. The schedule of meetings will be available at [www.ltcfeds.com](http://www.ltcfeds.com) and will be updated continuously, as more meetings are finalized.

LTC Partners will be mailing Open Season Announcements, as well as Program Educational Meeting videos, to CPFs. The Open Season Announcements encourage employees to call LTC Partners for information, visit the LTC Partners website, or possibly mail-in a request form for an Information Kit and application. Employees will not automatically receive an Information Kit and application -- they have to specifically request it. We request your help in distributing these brochures to employees, similar to the Thrift Savings Plan Open Season brochures your office distributes, once you receive them. LTC Partners will be staggering the delivery of Open Season Announcement brochures to help control the volume of requests for the Open Season Information Kit, so we cannot give you an approximate date of delivery.

The Program Educational Meeting video will highlight the details of the FLTCIP. Each CPF will receive approximately 10 videos. We request you have these videos available to your employees who are not scheduled for the live Program Educational Meetings at selected base installations during Open Season or for employees who cannot attend a meeting. The videos will be mailed separately from the Open Season Announcement brochures.

If your staff has questions, they should contact a BEST counselor via the BEST toll-free CPF line number. As always, we appreciate the support provided by your staff.

**Chief, Special Operations Division**  
**Air Force Personnel Center**